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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Luberky A. Guerrero de Mercado <i>aka Luberky Mercado,</i>	Case No. 19-27312-JNP
	Hearing Date: March 18, 2020 at 9:00 a.m.
Debtor.	Judge: Jerrold N. Poslusny, Jr.

**OBJECTION TO PLAN CONFIRMATION**

JPMC Specialty Mortgage LLC ("Secured Creditor"), by its counsel, McCalla Raymer Leibert Pierce, LLC, states the following grounds as and for an Objection to Confirmation of the Debtor's Chapter 13 plan (the "Plan"):

1. Secured Creditor holds a perfected mortgage on Debtor's real property; the property known as 788 South 7th St., Vineland, NJ 08360 (the "Property"). On July 14, 2003, Luberky Mercado ("Debtor") borrowed \$72,000.00 in exchange for a mortgage on the Property (the "Mortgage"). The Mortgage was recorded prepetition on July 30, 2003 in the Cumberland County Clerk's Office. A proof of claim has been filed with arrears of \$1,918.55 on a total claim of \$64,432.13.

2. The proposed Plan fails to acknowledge or accommodate any arrears due. By failing to address the arrears owed to Secured Creditor, Debtor's proposed Plan fails to provide

for a successful plan of reorganization. As such, Secured Creditor objects to any proposed plan by Debtor that fails to provide a feasible independent plan of reorganization.

3. Secured Creditor objects to any proposed plan by Debtor that fails to provide a feasible independent plan of reorganization.

WHEREFORE, Secured Creditor respectfully requests that the Court deny confirmation of the Debtor's Chapter 13 Plan for the reasons set forth above and for other relief as the Court may deem just and proper.

Dated: 1/27/2020

McCalla Raymer Leibert Pierce, LLC  
Attorneys for JPMC Specialty Mortgage LLC  
/s/ Phillip Raymond  
By: Phillip Raymond

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**CERTIFICATION OF SERVICE**

1. I, Leena Thalackal:

- ☐ represent the \_\_\_\_\_ in the above-captioned matter.
- ☒ am the secretary/paralegal for McCalla Raymer Leibert Pierce, LLC who represents the Secured Creditor.
- ☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On January 27, 2020, I caused a copy of the following pleadings and/or

documents to be sent to the parties listed in the chart below:

Objection to Plan Confirmation

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

1/27/2020  
Date

/s/ Leena Thalackal  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Isabel C. Balboa Standing Chapter 13 Trustee Cherry Tree Corporate Center 535 Route 38, Suite 580 Cherry Hill, NJ 08002	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Name of Electronic Filing (NEF) <input type="checkbox"/> Other NEF, per D.N.J. LBR 5005-1(as authorized by court or by rule. Cite the rule if applicable*)
Luberky A. Guerrero de Mercado 4530 Gail Lane Newfield, NJ 08344	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Name of Electronic Filing (NEF) <input type="checkbox"/> Other NEF, per D.N.J. LBR 5005-1(as authorized by court or by rule. Cite the rule if applicable*)
Eric Clayman Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Name of Electronic Filing (NEF) <input type="checkbox"/> Other NEF, per D.N.J. LBR 5005-1(as authorized by court or by rule. Cite the rule if applicable*)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other: NEF, per D.N.J. LBR 5005-1(as authorized by court or by rule. Cite the rule if applicable*)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.